



# Identity Theft

## VICTIM GUIDE

This guide provides victims of identity theft with resources to contact in the event your identity is stolen. It is important to act quickly and assertively to minimize the damage. In dealing with law enforcement and financial institutions, keep a log of all conversations including dates, names, and contact numbers. Note time spent and any expenses incurred. Confirm conversations in writing. Send correspondence by certified mail. Keep copies of all letters and documents

### CREDIT BUREAUS

Immediately call the fraud units of the three credit reporting companies: Experian, Equifax, and Trans Union. Report the theft of your credit cards or numbers. Ask that your account be flagged. Also, add a victim's statement to your report. ("My ID has been used to apply for credit fraudulently. Contact me at 234-555-6789 to verify all applications.") Be aware that these measures may not entirely stop new fraudulent accounts from being opened by the imposter. Ask the credit bureaus in writing to provide you with free copies every few months so you can monitor your credit report.

### CREDITORS

Immediately contact all creditors, by phone and in writing, to report that your name has been used fraudulently.

Get replacement cards with new account numbers. Ask that old accounts be processed as "account closed at consumer's request." (This is better than "card lost or stolen" because when this statement is reported to credit bureaus, it can be interpreted as blaming you for the loss.) Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report it immediately to credit grantors.

### LAW ENFORCEMENT

Report the crime to the local police or sheriff's department having jurisdiction in your case. Give them as much documented evidence as possible. Get a copy of your police report. Credit card companies and banks may require you to show the report in order to verify the crime.

### STOLEN CHECKS

If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Put stop-payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the banks a secret password for your account (not your mother's maiden name).

### ATM CARDS

If your ATM or debit card has been stolen or compromised, report it immediately. Get a new card, account number and password. Do not use your old password.

### FRAUDULENT CHANGE OF ADDRESS

Notify the local Postal Inspector if you suspect an identity thief has filed a change of your address with the Post Office or has used the mail to commit credit or bank fraud. Find out where fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your own address. You may also need to talk with the mail carrier.

### SOCIAL SECURITY NUMBER MISUSE

Call the Social Security Administration to report fraudulent use of your Social Security number. Also order a copy of your earnings and benefits statement and check it for accuracy.

### PASSPORTS

If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

### PHONE SERVICE

If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password which must be used any time the account is changed. If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password which must be used any time the account is changed.

### DRIVER'S LICENSE NUMBER MISUSE

You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the Bureau of Motor Vehicles to see if another license was issued in your name. Put a fraud alert on your license.

### FALSE CRIMINAL AND CIVIL JUDGEMENTS

Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the state Department of Justice and the FBI. Ask how to clear your name.

## LEGAL HELP

You may want to consult an attorney to determine legal action to take against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report, or if negligence is a factor.

Finally, do not pay any bill or portion of a bill which is a result of identity theft. Do not cover any checks which are written and/or cashed fraudulently. Do not file for bankruptcy. Your credit rating should not be permanently affected, and no legal action should be taken against you. If any merchant, financial institution, or collection agency suggests otherwise, restate your willingness to cooperate.

## CREDIT AGENCIES

### Equifax:

P.O. Box 740250, Atlanta GA 30374

Report Fraud: Call 1-800-525-6285, and write to address above.

Order Credit Report: 1-800-685-1111

[www.equifax.com](http://www.equifax.com)

### Experian:

P.O. Box 1017, Allen, TX 75013

Report Fraud: Call 1-888-397-3742, and write to address above.

Order Credit Report: 1-888-EXPERIAN

[www.experian.com](http://www.experian.com)

### Trans Union:

P.O. Box 6790, Fullerton, CA 92634

Report Fraud: Call 1-800-680-7289, or write to address above.

Order Credit Report: 1-800-888-4213

[www.tuc.com](http://www.tuc.com)



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# IDENTITY THEFT



Mayor Richard L. Stage  
Chief Steven R. Robinette



## GROVE CITY DIVISION OF POLICE

3360 Park Street • Grove City • Ohio, 43123

911 . . . Emergency

Non-Emergency 614. 277.1710

[POLICE.GROVECITYOHIO.GOV](http://POLICE.GROVECITYOHIO.GOV)